

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF IOWA**

In Re:  
John H. Vratsinas

Bankruptcy No:  
13-01085

Debtor(s).

Chapter 7

U.S. Trustee  
*Plaintiff(s)*

Adversary No. 14-09010

vs.

John H. Vratsinas  
*Defendant(s)*

**JUDGMENT**

The issues of this proceeding having been duly considered by the Honorable Thad J. Collins, United States Bankruptcy Judge, and a decision having been reached without trial or hearing

**IT IS ORDERED AND ADJUDGED:**

that the relief requested in the Debtor's Motion to Approve Waiver of Discharge is approved and sustained, and discharge has been waived by the Debtor.



JEAN L. HEKEL  
Clerk, Bankruptcy Court  
by:

Date of Issuance: August 26, 2014

Deputy Clerk  
United States Bankruptcy Court  
Northern District of Iowa  
111 Seventh Avenue SE Box 15  
Cedar Rapids, IA 52401-2101